

From: Lena Entin

Sent: Monday, April 10, 2006 9:46 AM

To: Public Hearing

Subject: Bank of Wal-mart

I am writing regarding Walmart's request to open a Walmart Bank. I have serious concerns about this proposal and urge you to PLEASE attend the hearings and listen to the comments and concerns of witnesses. I am particularly concerned that a Wal-Mart bank could take capital out of our local areas and that they might not make loans to small local businesses.

What about the anti-trust laws? I am very concerned about the possibility of concentration of power. If the largest retail store, which is already taking money away from small businesses in local areas, opens banks across the country, Wal-mart will have a dangerous concentration of commercial and financial power.

I hope you will take these concerns into account, and please attend the hearings and consider NOT allowing Wal-mart to open a bank.

Sincerely,

Lena Entin

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